

INSURANCE COVERAGE REQUIREMENTS

*** All bids submitted must include the cost of these coverages. ***
Highlighted requirements must be returned with profile.

032416.102015

Insurance Requirements – in accordance with the insurance articles of the Agreement, procure and maintain the following insurance coverages and limits as described below. Provide insurance certificates and endorsements, prior to starting the Work, and meeting all requirements. Certificates without the requisite endorsements are not acceptable to satisfy the requirements. **YOU CANNOT COMMENCE, OR BE PAID FOR ANY WORK UNTIL YOUR INSURANCE DOCUMENTATION HAS BEEN APPROVED BY CONTRACTOR.** Documentation approval does not alter your insurance obligations under this Agreement. It is our desire to require only one certificate per policy period that will provide evidence showing coverage for all operations and meeting all requirements shown below. If all requirements cannot be met, we will need to change to a project-specific certificate for every project. In that case, please request a project-specific insurance requirements document from email address shown below.

1. General Insurance Requirements

- Location of covered operations provided in the DESCRIPTION OF OPERATIONS: **All operations of the insured.**
- Certificate Holder: WELBRO Building Corporation 2301 Maitland Center Pkwy, Suite 250 Maitland, FL 32751**
- E-mail certificates, endorsements, notices, and correspondence to insurance@welbro.com.**
- The certificate must be dated with the current date and signed by an authorized representative.
- Show complete carrier name as listed in AM Best P&C Guide and supply the NAIC #. Carriers must have an AM Best rating of A- VI or better.
- Insurance coverages shall be maintained through the last applicable statute of repose.
- Endorsements must show the policy number and expiration unless the endorsement no. is referenced on the certificate.
- The policies must be endorsed to state that the carrier is responsible for notifying us, in writing, a minimum of thirty (30) days in advance of any reduction, lapse in, or termination of insurance coverage.
- All coverages must cover the Work of Agreements with us.
- Carriers for all policies must be a licensed insurer in the state of the project.

2. General Liability Insurance

- Commercial General Liability (supply copy of policy if other than form CG 00 01)
- Occurrence Based
- Each Occurrence Limit: \$1,000,000.00
- Fire Damage/Damage to Rented Premises Limit: \$ 50,000.00
- Personal/Advertising Injury Limit: \$1,000,000.00
- General Aggregate Limit: \$2,000,000.00 (**\$5MM for crane, hoist, and mast climber rental with operator**)
- Products – Completed Operations Aggregate Limit..... \$2,000,000.00
- Carrier must be a licensed insurer in the state of the project.
- In order to confirm coverage is valid for all our projects we must receive a copy of the Forms Page of your policy. If your carrier's Forms Page does not list the names of the endorsements along with the number, please provide us with copies of the endorsements at the same time.

3. Automobile Liability Insurance

- Any Auto Combined Single Limit:..... \$1,000,000.00
- Coverage must provide for Any Autos; or (All Owned, Hired, and Non-Owned Autos); or (Scheduled, Hired, and Non-Owned Autos).

4. Excess / Umbrella Liability Insurance

- Each Occurrence Limit: \$1,000,000.00
- Aggregate Limit: \$1,000,000.00

5. Workers Compensation and Employer's Liability Insurance

- Workers Compensation Statutory
- E.L. Each Accident: \$500,000.00
- E.L. Disease – Ea. Employee: \$500,000.00
- E.L. Disease – Policy Limit: \$500,000.00
- Out of state agents or named insureds shall attach the declarations pages as evidence that coverage is valid in the state of the project.
- If using leased employees/PEO provide (1) an Alternate Employer's Endorsement, (2) evidence of a minimum premium policy, and (3) execution of a Leased Employee Affidavit by an officer of the corporation (request affidavit form from Contractor at above email address).
- Note whether there are any officer exclusions on certificate and if so, provide list of excluded people or attach the endorsement.
- FLORIDA projects: Provide copies of exemption certificates issued by the State for all excluded officers.
- TENNESSEE projects: We must be able to verify proper exemption filing on the State's website for all excluded officers.

6. Additional Insured Entities: = All persons or organizations as required by written contract with the Named Insured

Provide additional insured coverage for all claims on a primary and noncontributory basis, at no additional cost to Contractor, for the above listed entities. Evidence shall be provided by attachment of policy language or endorsements as listed below. Other endorsements accepted if there is no exclusionary language or limitation beyond the industry standard endorsements shown as required below.

- Attach endorsement for General Liability - Ongoing Operations. ISO CG 20 10 11 85 or a more current version.
- Attach endorsement for General Liability - Completed Operations. ISO CG 20 10 11 85 or any version of the ISO CG 20 37.
- Attach endorsement for Excess Liability Policy (*see below for follow-form option*).
- Attach endorsement for Primary and Non-Contributory coverage to the Additional Insureds for all claims arising from Insured's work (both ongoing and completed operations). The CG 00 01 is not noncontributory, and this coverage must be added by endorsement. ISO CG 20 01.

If the excess liability/umbrella policy is a follow-form policy, evidence of additional insureds can be provided with the following statement added to the DESCRIPTION OF OPERATIONS section of the certificate, "The excess liability policy follows the additional insured and waiver of subrogation endorsements of the underlying general liability policy." Otherwise, attach the endorsements.

7. Waiver of Subrogation Entities: = All persons or organizations as required by written contract with the Named Insured

Provide waiver of subrogation coverage at no additional cost to Contractor as shown above. Evidence shall be provided by attachment of the endorsements. Other endorsements accepted if there is no exclusion or limitation beyond the endorsements shown as required below.

- Attach endorsement for General Liability Policy. ISO CG 24 04.
- Attach endorsement for Workers Compensation Policy. WC 00 0313.
- Attach endorsement for Excess Liability Policy (*see above for follow-form option*).

8. Trade Specific Requirements (based upon scope of work)

- Sitework and Demolition work** must show XCU as a covered hazard under the General Liability policy.
- EIFS/ Stucco work must attach the Declarations & Forms Pages of the general liability policy as evidence of coverage.
- Surveying, Testing, and Design Services** must provide evidence of Professional Liability Insurance coverage with the following limits:
 - Each Occurrence/Claim \$1,000,000.00
 - Aggregate..... \$1,000,000.00
- Trades with Pollution Liability exposure** must provide evidence of coverage.
 - Each Occurrence/Claim \$1,000,000.00
 - Aggregate..... \$2,000,000.00
 - Attach additional insured endorsement.
 - Attach waiver of subrogation endorsement.
 - Attach Declarations and Forms Pages as evidence of coverage.